

## CLAIMS

1. A method of providing insurance services, the method including the steps of  
printing on demand on a surface, a form containing information relating to an  
5 insurance service, and at the same time as printing the information, printing on the  
surface coded data indicative of an identity of the form and of at least one reference point  
of the form;  
receiving, in a computer system, indicating data from a sensing device  
regarding the identity of the form and a position of the sensing device relative to the  
10 form, the sensing device, when placed in an operative position relative to the form,  
sensing the indicating data using at least some of the coded data; and  
identifying, in the computer system and from the indicating data, at least one  
parameter relating to the insurance service.
- 15 2. The method of claim 1 in which said at least one parameter relating to the  
insurance service is associated with at least one zone of the form and in which the  
method includes identifying, in the computer system and from the zone relative to which  
the sensing device is located, said at least one parameter.
- 20 3. The method of claim 2 which includes  
receiving, in the computer system, data regarding movement of the sensing  
device relative to the form, the sensing device sensing its movement relative to the form  
using at least some of the coded data; and  
identifying, in the computer system and from said movement being at least  
25 partially within said at least one zone, said at least one parameter of the insurance  
service.
4. A method of providing insurance services, the method including the steps of

printing on demand on a surface, a form containing information relating to an insurance service, and at the same time as printing the information, printing on the surface coded data indicative of at least one parameter of the insurance service;

receiving, in a computer system, data from a sensing device regarding said at  
5 least one parameter and regarding movement of the sensing device relative to the form, the sensing device, when moved relative to the form, sensing the data regarding said at least one parameter using at least some of the coded data and generating the data regarding its own movement relative to the form; and

interpreting, in the computer system, said movement of the sensing device as it  
10 relates to said at least one parameter.

5. A method of providing insurance services, the method including the steps of  
printing on demand on a surface, a form including coded data indicative of an identity of the form;

15 receiving, in a computer system, data from a sensing device regarding an identity of a customer and regarding the identity of the form, the sensing device containing the data regarding the identity of the customer and sensing the data regarding the identity of the form using at least some of the coded data; and

identifying, in the computer system and from the data regarding the identity of  
20 the customer and the identity of the form, an insurance service.

6. The method of claim 5 in which the coded data is also indicative of at least one parameter of the insurance service, and the method includes receiving, in the computer system, indicating data from the sensing device regarding said at least one parameter of  
25 the insurance service, the sensing device sensing the indicating data using at least some of the coded data.

7. The method of claim 6 which includes receiving, in the computer system, data from the sensing device regarding movement of the sensing device relative to the form,

the sensing device generating data regarding its own movement relative to the form.

8. The method of any one of claims 2, 4 or 6 in which the parameter is an action parameter of the insurance service, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. The method of claim 8 in which the action parameter of the insurance service is selected from the group comprising:

- obtaining insurance product information;
- 10 obtaining details of an insurance policy;
- obtaining a quote for insurance;
- making an insurance claim;
- viewing the terms of an insurance policy;
- accepting the terms of an insurance policy; and
- 15 making payment for an insurance policy.

10. The method of any one of claims 3, 4 or 7 in which the parameter is an option parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11. The method of claim 10 in which the option parameter is associated with at least one of:

- an insurance product type;
- 25 a payment method;
- a card type;
- extra coverage items;

a deductible;  
a dwelling type;  
a dwelling use;  
a dwelling feature; or  
5 a property feature.

12. The method of any one of claims 3, 4 or 7 in which the parameter is a text  
parameter of the insurance service, the method including identifying, in the computer  
system, that a customer has entered handwritten text data by means of the sensing device  
10 and effecting, in the computer system, an operation associated with the text parameter.

13. The method of claim 12 which includes converting, in the computer system, the  
handwritten text data to computer text.

15 14. The method of claim 13 in which the text parameter is associated with at least  
one of:

a quote number;  
a policy number;  
a zip code;  
20 an insured value;  
insurance claim history;  
a property address; and  
payment card details.

25 15. The method of any one of claims 3, 4 or 7 in which the parameter is an  
authorisation parameter of the insurance service, the method including identifying, in the  
computer system, that a customer has entered a handwritten signature by means of the

sensing device and effecting, in the computer system, an operation associated with the authorisation parameter.

16. The method of claim 15 which includes verifying, in the computer system, that  
5 the signature is that of the customer.

17. The method of claim 16 in which the authorisation parameter is associated with at least one of

insurance policy acceptance, and  
10 payment authorisation.

18. The method of any one of claims 3, 4 or 7 in which the parameter is a picture  
parameter of the insurance service, the method including identifying, in the computer  
system, that a customer has entered a hand-drawn picture by means of the sensing device  
15 and effecting, in the computer system, an operation associated with the picture  
parameter.

19. The method of claim 18 in which the picture parameter is associated with an insurance claim.

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20. The method of any one of claims 1, 4 or 5 in which the form contains information relating to at least one of:

insurance product information;  
insurance policy details;  
25 an insurance quote;  
insurance policy terms; and  
insurance policy receipt.

21. The method of any one of claims 1, 4, or 5 which includes printing the coded data to be substantially invisible in the visible spectrum.
- 5 22. The method of claim 1 or 5 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.
- 10 23. The method of any one of claims 1, 4 or 5 which includes distributing a plurality of the forms using a mixture of multicast and pointcast communications protocols.
- 15 24. The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer and in which the method includes monitoring, in the computer system, said identity.
- 20 25. The method of any one of claims 1, 4 or 5 which includes providing all required information relating to the insurance service in the form to eliminate the need for a separate display device.
26. The method of any one of claims 1, 4 or 5 in which the form is printed on multiple pages and in which the method includes binding the pages.
- 25 27. A system for providing insurance services, the system including  
a form printed on the surface, the form containing information relating to an insurance service, the form including coded data indicative of an identity of the form and of at least one reference point of the form; and

a printer operative to print on demand the form by printing on the surface the information and at the same time the coded data; and

a computer system for receiving indicating data from a sensing device for identifying at least one parameter relating to the insurance service, the indicating data  
5 being indicative of the identity of the form and a position of the sensing device relative to the form, the sensing device sensing the indicating data using at least some of the coded data.

28. The system of claim 27 in which said at least one parameter relating to the  
10 insurance service is associated with at least one zone of the form.

29. The system of claim 27 which includes the sensing device, the sensing device sensing its movement relative to the form using at least some of the coded data.

15 30. A system for providing insurance services, the system including

a form printed on the surface, the form containing information relating to an insurance service, the form including coded data indicative of at least one parameter of the insurance service;

a printer operative to print on demand the form by printing on the surface the  
20 information and at the same time the coded data; and

a computer system for receiving data from a sensing device regarding said at least one parameter and regarding movement of the sensing device relative to the form, and for interpreting said movement of the sensing device as it relates to said at least one parameter, the sensing device, when moved relative to the form, sensing the data  
25 regarding said at least one parameter using at least some of the coded data and generating the data regarding its own movement relative to the form.

31. A system for providing insurance services, the system including

a form printed on the surface, the form including coded data indicative of an identity of the form; and

a printer operative to print on demand the form by printing on the surface, the coded data; and

- 5 a computer system for receiving from a sensing device data regarding an identity of a customer and the identity of the form, and for identifying, from said received data, an insurance service, the sensing device containing the data regarding the identity of the customer and sensing the data regarding the identity of the form using at least some of the coded data.

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32. The system of claim 31 in which the coded data is also indicative of at least one parameter of the insurance service, the computer system receiving indicating data from the sensing device regarding said at least one parameter of the insurance service, and the sensing device sensing the indicating data using at least some of the coded data.

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33. The system of claim 31 which includes the sensing device, the sensing device sensing its movement relative to the form.

- 20 34. The system of any one of claims 27, 30 or 31 in which said at least one parameter of the insurance service is selected from the group comprising an action parameter of the insurance service, an option parameter of the insurance service, a text parameter of the insurance service, an authorisation parameter of the insurance service, and a picture parameter of the insurance service.

- 25 35. The system of claim 34 in which the action parameter of the insurance service is selected from the group comprising

obtaining insurance product information;

obtaining details of an insurance policy;



obtaining a quote for insurance;  
making an insurance claim;  
viewing insurance policy terms;  
accepting the terms of an insurance policy; and  
5 making payment for an insurance policy.

36. The system of claim 34 in which the option parameter is associated with at least one of:

- 10 an insurance product type;  
a payment method;  
a card type;  
extra coverage items;  
a deductible;  
a dwelling type;  
15 a dwelling use;  
a dwelling feature; or  
a property feature.

37. The system of claim 34 in which the text parameter is associated with at least  
20 one of:

- a quote number;  
a policy number;  
a zip code;  
an insured value;  
25 insurance claim history;  
a property address; and

payment card details.

38. The system of claim 34 in which the authorisation parameter is associated with at least one of:

- 5 insurance policy acceptance, and  
payment authorisation.

39. The system of claim 34 in which the picture parameter is associated with an insurance claim.

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40. The system of any one of claims 29, 30 or 33 in which the sensing device includes a marking nib.

41. The system of claim 29 or 30 in which the sensing device contains an  
15 identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer.

42. The system of any one of claims 27, 30 or 31 in which the coded data is substantially invisible in the visible spectrum.

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43. The system of claim 27 or 31 which includes a database for keeping a retrievable record of each form generated, each form being retrievable by using its identity as included in its coded data.

- 25 44. The system of any one of claims 27, 30, or 31 in which, to cater for a form printed on multiple pages, the printer includes a binding means for binding the pages.